Benefits Expo Non-Medical & Wellness

Welcome to the benefit expo webinar! The meeting will begin at 12pm. Today, we will only be reviewing Dental, Vision, FSA, Life and Disability, and the Wellness Program. If you want to learn more about the medical plan you will need to register for the "New Medical Plan" Expos available on our website.

Enrollment guides were mailed week of September 28th, if you have not received your copy yet, the guide is available on our website. A link to the guide and a FAQ document are also included in the meeting invitation.

If you need to ask questions on specific information, please contact us directly at (602) 542-5008 or (800) 304-3687 or email benefitsissues@azdoa.gov.



Benefit Options

Benefit Program for State of Arizona Employees Offered by the Arizona Department of Administration Human Resources Division - Benefits

Agenda

- Finding Benefits Information
- Open Enrollment 2021
- Voluntary Benefits Overview
- How to Enroll
- Wellness



Finding Benefits Information

Benefits Info - Liaison

- Answers questions
- Helps you enroll in benefit plans
- Shares benefits updates to the agency

Benefits Info - Web

benefitoptions.az.gov

- Key Tabs
 - Open Enrollment 2021
 - Contacts > Vendors
- No password, share site with family
- Web and mobile

Enrollment Guide

- Rates
- Plan Information
- Custom Vendor Contact Info for State Employees









Open Enrollment 2021

You Must Enroll Online for All Plans

Open Enrollment 2021

October 19 to November 6 at 5 p.m. (AZ Time)

- Medical
- Dental
- Vision
- Flexible Spending Accounts
- Disability
- ✓ Life



Benefit Changes for 2021

Medical

- New Triple Choice Plan
 - Replaces EPO & PPO Plans
- New Premium
- Carrier change
 - BlueCross BlueShield of AZ
 - UnitedHealthcare
- Optum Bank
 - IRS contribution increase for HSA annual limit

Pharmacy

New Mail Order & Specialty Vendor

Dental

- No plan changes
- New Plan Name for Cigna DHMO:
 - Cigna Dental Care Access

Vision

- Premium Reduction
- Discount Plan will be discontinued

Flexible Spending Account

IRS contribution increase for Healthcare FSA

Short-Term Disability

Slight Rate Increase





Voluntary Benefits

Dental Plans

	PPO Plan	Dental HMO 💏 Cigna.		
Network	Delta PPO Plus Premier Dentist	Cigna Dental Care Access		
Dental Plan Premiums Per Pay Period				
Employee Only	\$14.30	\$1.64		
Employee + Adult	\$30.33 \$3.29			
Employee + Child	\$23.34 \$3.08			
Employee + Family	\$48.26	\$5.46		
Type of Plan	Provider charges negotiated ratesYou pay a coinsuranceNationwide coverage	 Provider accepts set fees from Cigna You pay set fees for dental work Not available in all states 		
Preventive Services	Covered 100%	No Copay		
Deductibles	Retiree-\$50, Retiree+Spouse-\$100 Retiree+1 Child-\$100, Family-\$150	None		
Maximum Benefit	\$2,000 per person per year	None		
Orthodontia	\$1,500 per person lifetime max	24-month treatment fees		

When choosing a plan, consider your dental history, level of care needed, costs and budget



Vision Plan



Avesis Advantage Program				
Premiums per pay period				
Employee Only	\$1.72			
Employee + Spouse	\$5.70			
Employee + 1 Child	\$5.65			
Family	\$7.11			
Employee Cost for Care				
Routine Eye Exam	\$10			
Standard Spectacle Lenses:				
 Single Vision, Bifocal, Trifocal, Lenticular 	Covered in full			
o Progressive	Discounted			
Frame	Up to \$150 retail value			
	(\$50 wholesale cost allowance)			
Contact Lenses (in lieu of frame/spectacle lenses):				
Elective	10-20% discount & \$150 allowance			
Medically Necessary	Covered in full			
LASIK/PRK	Up to \$750			

Target Optical Discount!
Save an additional \$25 when you purchase your frame from Target Optical



Flexible Spending Accounts



Health Care FSA

Use with Triple Choice Plan
For medical, dental, vision, prescriptions,
& over-the-counter medication

Pay eligible medical expenses with pre-tax dollars

- Reduces taxable wages which decreases taxes
- Use to pay your deductible, copays, over-the-counter items

Maximum Contribution \$2,750

- Determine your annual election based on health expenses
- Your annual election will be divided by 26 for a per paycheck contribution

Limited Purpose FSA

Use with HDHP w/HSA Plan

Use for dental & vision only

TASC Mastercard®

- Pre-loaded with your annual election amount
- Pay at point of service
- May have to submit paperwork to prove claim
- Keep all bills with services listed - not just card machine receipts

USE IT OR LOSE IT EACH YEAR

- Claims Jan 1-Dec 31
- Reimbursement claims submitted by Mar 31



Check account & upload claim docs anytime



Flexible Spending Accounts



Dependent Care Flexible Spending Account (FSA)

- Pay expenses for dependent care (not for healthcare expenses)
 - o Daycare, summer day camp, preschool fees for children under 13 for whom you have custody
 - Spouse or other tax Dependent physically or mentally incapable of caring for him/herself

Pay eligible dependent care expenses with pre-tax dollars

 Reduces taxable wages which decreases taxes

Maximum Contribution \$5,000

(Married File Separately: \$2,500)

- Determine your annual election based on care expenses
- Your annual election will be divided by 26 for a per paycheck contribution

TASC Mastercard®

- Can only use what you have in the account
- Pay at point of service
- Keep all bills with services listed - not just card machine receipts

USE IT OR LOSE IT EACH YEAR

- Claims Jan 1-Dec 31
- Reimbursement claims submitted by Mar 31



Short-Term Disability - STD



Definition	Wait Period	Benefit Payments	Maximum Duration
 Voluntary benefit coverage if you are unable to work due to: Non-work related injury or illness Pregnancy & maternity 	 Based on enrollment If enrolled in 2020, 30-day wait period Not enrolled in 2020 60-day wait period during first year No Wait Period if Injured 	 Weekly paid benefits: Up to 66% of pre-disability earnings Payments offset by 100% of any annual & sick leave paid after the wait period is exhausted Payable benefits: Minimum \$67.31 Maximum \$897.43 	 Injury: Up to 26 weeks Illness: (Based on enrollment) At Hire - 22 wks After Hire -18 wks
Premium: \$0.316 per \$100 of your annual base pay			disability claim online com/stateofarizona

Long-Term Disability - LTD

- Protects from loss of income in the event that you are unable to work for a long time due to non-work related injury, illness, or accident
- Your retirement plan determines your LTD benefit

	Broadspire	MetLife
Arizona State Retirement System (ASRS)	•	
Public Safety Retirement System (PSPRS)		
Correctional Officers' Retirement Plan (CORP)		
Optional Retirement Plan (ORP)		

Life Insurance



Basic Life and AD&D

- \$15,000 policy
- State pays the premium
- Automatically signed up



Life Insurance Calculator

Benefit Scout is an online decision support tool

LifeBenefits.com/Arizona

Supplemental Life and AD&D

- You pay the premium
- \$5,000 increments above the \$15,000 Basic Life provided by State
- Increase up to \$20,000 annually during open enrollment only
- Premiums for first \$35,000 are pre-tax
- Keep your beneficiaries updated

Life Insurance



Dependent Life and AD&D

- You pay one premium covers whole family, pays out for each individual person
 - Spouses, children under age 26 & disabled dependent children
- Employee is the beneficiary

- > \$2,000
- > \$4,000
- > \$6,000
- > \$10,000
- > \$12,000
- > \$15,000
- > \$50,000*

*For \$50,000, you must elect at least \$50,000 in combined basic & supplemental coverage for yourself



Employee Discounts

Employee Discounts







Purchasing Discounts

Tuition Discounts

For Direct Links

- Visit benefitoptions.az.gov> Employee Tab> Education Discounts
- Dedicated Web Links for State employees

nstitution	Discount	Degrees	Programs Partial Listing	More Info
ARIZONA CHRISTIAN	10% Employee, Spouse, Dependent	Bachelor's, Master's, Ph.D.	Business, Elementary/Secondary Education, Behavioral Health, Family Studies	Online/Evening, 8-Week Courses, 6 Start Dates/Year arizonachristian.edu/stateofarizona/
ASII Arizona State University	10% Employee	Master's, Ph.D.	Business, Education, Health, Law, Public Policy, Sustainability	Online/Accelerated/Concurrent students.asu.edu/AZ-governments-scholarship -program
Ashford	20% Employee, Spouse, Dependent	Bachelor's, Master's, Ph.D.	Business, Health & Human Services, IT, HR, Healthcare Administration, Criminal Justice	100% Online, Tech & Req'd Course Material Fees Waiv ashford.edu/tuition-financial-aid /education-partnerships/stateofarizona
Benedictine University	20% Employee, Spouse	Bachelor's, Master's	Business, Healthcare, Human Services	On-campus/Online/Adult Accelerated/10K MBA-Mesa ben.edu/admissions/adult-graduate/partnerships /state-of-arizona.cfm
DeVry University	25% Employee	Bachelor's, Master's	Business, Healthcare, Engineering, IT	Application Fee Waived partner.devry.edu/stateofarizona
GRAND CANYON	10% - Employee 5% - Dependent	Bachelor's, Master's, Ph.D.	Public Health, Nursing, Social Sciences, MBA, Public Administration	On-Campus/Online/Evening degree.gcu.edu/lps/eapa/general/state-arizona
ONCU Northcentral University	10% Employee, Spouse, Dependent	Bachelor's, Master's, Ph.D.	Business, Technology, Education, Psychology, Health Sciences, Marriage & Family Therapy	100% Online, Weekly Start Dates, No Application Fee, No Group Projects ncu.edu/azdoa
NORTHERN ARIZONA UNIVERSITY	10% Employee	Master's, Ph.D.	Advertising, Criminal Justice, Accounting, Nursing	Online/Statewide Community Campuses/Flagstaff nau.edu/educational-partnerships/ state-of-arizona/
Ottawa _{University}	8% Employee, Spouse, Dependent	Bachelor's, Master's	Business, Education, Social Services, Public Safety, MBA, RN To BSN	100% Online, 8-Week Courses transferadvantage.com/ADOA/Home
THE UNIVERSITY OF ARIZONA.	10% Employee	Bachelor's, Master's	Accounting, Cybersecurity, Education, Communications, Government & Public Service	100 Online Classes, 8-Week Courses, 6 Start Dates/Ye Application Fee Waived online.arizona.edu/partner/state-arizona
University of Phoenix®	10% - Employee 25% - Military and Spouse	Bachelor's, Master's, Ph.D.	Business, Health Administration, Criminal Justice, IT	On-Campus/Online/Blended phoenix.edu/vr/rfi?v7=partnership#rc1



Purchasing Discounts

azbenefits.perksconnect.com





Enrollment

How To Enroll

Step 1- Learn

- Visit our website: benefitoptions.az.gov/0E2021
- Review Enrollment Guide, rates
 & coverage
- Watch informational videos



Step 2 - Learn More

- Visit myalex.com/adoa/2021
- Understand your options
- ALEX IS FOR INFORMATION ONLY, NOT ENROLLMENT



Step 3 - Enroll

- Active employees must enroll through Y.E.S.
 - hrsystems.azdoa.gov
 - > Y.E.S. Portal
 - Open Enrollment
- Paper forms will not be accepted
- Follow the steps to enroll
- Save your confirmation email





How To Enroll

Password Reset Process

- The HRIS Service Desk can no longer reset your password on an employee behalf, please follow the instructions available at HR Systems:
 - Step 1: Click https://hr.az.gov/HRSystemsEmployeeResources
 - Step 2: Under Y.E.S. Resources for Employees, click Read More then Y.E.S. Getting Started User Guide

Supported Browsers

- Please ensure employees have one of the following browsers available during Open Enrollment
 - Internet Explorer is no longer supported
 - iPhones and iPads are not supported; only can use Macbook

Google Chrome

Microsoft Edge Chromium Apple Safari Mozilla Firefox No Microsoft Edge or Internet Explorer













How To Enroll

Demographic Information

You are required to validate and update demographic information so we can communicate efficiently with your about your benefits

Dependent Social Security Numbers (SSN)

Correct SSN's for dependents are required

Dual Coverage

Duplicate enrollment in State plans is prohibited and will be terminated with no refunds for the premiums paid. For spouses or dependents who are State Employees, State University Employees, and/or Retirees, specific rules apply. Please refer to your enrollment guide for specific details.

Beneficiary

Review your beneficiaries for life insurance and update if needed



Wellness Benefits

Wellness Benefits



Wellness



Weight & Diabetes Management



Tobacco Cessation



Flu Shots



Employee Assistance Program

Health Impact Program - \$200



What is HIP?

- Award-winning program to help you achieve your physical, financial, personal and professional well-being goals
- Earn points for healthy activities, including preventive screenings, immunizations and classes/coaching
- Earn 500 points for an annual incentive payment of up to \$200.

Who is Eligible?

 All active, benefits-eligible employees should participate, whether or not you are enrolled in an ADOA medical plan.





Health Impact Program



1) Enroll Online

- Enroll on totalwellbeing.az.gov
- Or get the app, search "My Health By Telligen"
- Find challenges & track points



2) Get Physical or Mini-Health Screening

- Get a snapshot of your current health
- Visit your doc or schedule mini-health screening on wellness.az.gov
- Completely confidential

3) <u>Take Health Assessment</u>

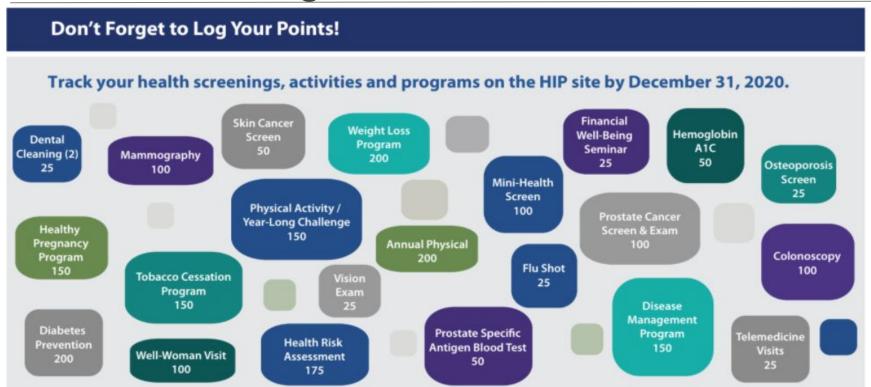
- Use results from physical or mini-health screening - completely confidential
- See focus areas to improve your health

4) Get \$200 for 500 Points

- Earn points from qualified wellness activities, screenings programs, classes or coaching
- Annual cycle Jan-Dec



Still Time to Log Points



Logging Points

How to Log Your Points Go to Unaccepted Tab Visit 1 Click "Accept" on the screening you have completed totalwellbeing.az.gov We will be performing our routine program validation to get started! after the first of the year. Go to Well-Being Tab 2 The screenings, activities, and programs you log on the site **Earn points** "Yes" and click "Save Activity" will be compared to our when you 3 health vendor files. If you do Points Awarded complete Points are awarded immediately not match the vendor files, health after answering "Yes" to the guestion you will be contacted by Telligen screenings, stateofarizona@telligen.com, activities and to provide adequate 4 **View Points** documentation for your programs! After logging in, click the "Completed" tab screening in a timely manner to receive your incentive.



Weight and Diabetes Management Programs

- Programs offered at work and online
- Employees, spouses and dependents over 18 are eligible
- No cost and low cost options
- HIP Points Earn 150 to 200 points upon completion

Weight Management			Diabetes Prevention & Management	
Paid by the State, must be enrolled in a State medical plan		Paid by employee	\$0 for eligible participants	Paid by employee
Real Appeal	natura)(y <mark>slim</mark> °	***	WILLIAM WATER STATE OF ARIZONA COOPERATIVE EXTENSION NATIONAL DIABETES PREVENTION PROGRAM	Am I Hungry?



Tobacco Cessation

- The Arizona Smokers' Helpline (ASHLine) is offered through UArizona.
- Free to all state employees, spouses and dependents over 18.
- English or Spanish services
- Personalized quit plans, medication assistance, quit coaches, interactive web programs, phone counseling, and self-help materials.
- Earn 150 HIP points for completing the plan.
- ashline.org |1-800-55-66-222



Flu Shots

Roll Up Your Sleeve - It's Time to Get Your Flu Shot!

Flu shots every year to have a level of protection from the flu Preventive care at \$0 cost to you & covered dependents on our medical plans.



- Attend a Healthwaves Clinic
 - See a full schedule of worksite clinics and public locations on wellness.az.gov/flushot.
- Visit your Doctor's office
- Visit your Pharmacy bring your medical card and have the pharmacist bill the flushot under your medical carrier -- NOT the MedImpact pharmacy coverage

*All Healthwaves staff will wear masks and follow CDC guidelines at our sites. Please wear a mask and follow social distancing guidelines. Earn HIP points, too! Visit wellness.az.gov/hip



Employee Assistance Program - EAP

Short-Term Counseling

12 Sessions
Per Person/Per Issue
You & Members of
Your Household

Resources/Info

Work/Life Balance
Parenting & Eldercare
Family Relationships
Legal Advice/Wills
Financial Guidance

COMPSYCH®

—The GuidanceResources Company®—

Call: 877-327-2362 TDD: 800.697.0353 GuidanceResources.com Web ID: HN8876C

Free & Confidential 24/7



New for 2021

Look for more information about an enhanced program and portal later this year!



Survey

bit.ly/0E2021Pres

Take our Survey □ bit.ly/OE2021Pres

Key Contact Information

ADOA HR Benefits Office

Website: benefitoptions.az.gov

Phone: (602) 542-5008 or (800) 304-3687

Email: benefitsissues@azdoa.gov

Delta Dental of Arizona

Website: deltadentalaz.com/adoa

Phone: (866) 978-2839

Cigna Dental

Website: cigna.com/sites/stateofaz

Phone: (800) 968-7366

Avesis

Website: avesis.com/arizona

Phone: (888) 759-9772

TASC

Website: tasconline.com Phone: (833) 433-4301

Metlife

Website: metlife.com/stateofarizona

Phone: (866) 264-5144

Securian

Website: lifebenefits.com/plandesign/Arizona

Phone: (833) 745-5517

ComPsych

Website: guidanceresources.com

Code: HN8876C

Phone: (877) 327-2362



